

SERFF Tracking Number:	LFCR-125790581	State:	Arkansas
Filing Company:	Massachusetts Mutual Life Insurance Company	State Tracking Number:	40074
Company Tracking Number:			
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	LTC4550		
Project Name/Number:	/		

## Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: LTC4550

SERFF Tr Num: LFCR-125790581 State: ArkansasLH

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed

State Tr Num: 40074

Sub-TOI: LTC03I.001 Qualified

Co Tr Num:

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Smith Darlene

Disposition Date: 10/01/2008

Date Submitted: 08/26/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/01/2008

State Status Changed: 10/01/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Advertising Filing

## Company and Contact

### Filing Contact Information

(This filing was made by a third party - LCA01)

Karina Amaral, Compliance Analyst 1 -

karina.amaral@lifecareassurance.com

Advertising

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Product Name: LTC4550  
Project Name/Number: /

21600 Oxnard Street (818) 867-2307 [Phone]  
Woodland Hills, CA 91367 (818) 867-2508[FAX]

**Filing Company Information**

Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts  
Long Term Care Administrative Office Group Code: 435 Company Type:  
P.O. Box 4243  
Woodland Hills, CA 91365-4243 Group Name: State ID Number:  
(818) 867-2450 ext. [Phone] FEIN Number: 04-1590850  
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	\$25.00 per form/one form filed
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$25.00	08/26/2008	22146816

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	10/01/2008	10/01/2008

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*Filing Company:*      *Massachusetts Mutual Life Insurance Company*      *State Tracking Number:*      *40074*  
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*TOI:*      *LTC03I Individual Long Term Care*      *Sub-TOI:*      *LTC03I.001 Qualified*  
*Product Name:*      *LTC4550*  
*Project Name/Number:*      */*

## **Disposition**

Disposition Date: 10/01/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter		Yes
Form	Long Term Care Employer Group Flyer	Filed	Yes

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## Form Schedule

**Lead Form Number:** LTC4550

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	LTC4550	Advertising	Long Term Care Employer Group Flyer	Initial		0	LTC4550 submitted 8- 13-08.pdf

# Now available to employees



## Long Term Care Insurance

Now available to employees of

(Company name)

at a 10 percent savings!

Massachusetts Mutual Life Insurance  
Company's SignatureCare® Individual  
Long Term Care Insurance is fully portable<sup>1</sup>  
and savings can extend to employees'  
spouses, parents, grandparents, in-laws  
and adult children.

***For more information, call***

**Agent name**

XXXXXXXXXX

(xxx) xxx-xxxx

<sup>1</sup> If a member of the employer/association leaves the group, all applicable discounts and benefits will remain in place.

Coverage provided by Policy Series MM500-P et al. or Policy Series MM-400-P et al. and issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact the agent named above or MassMutual at 800-272-2216 (option 4) for a referral to an agent.

***The purpose of this material is the solicitation of insurance and an agent may contact you.***



We'll help you get there.™

LTC4550

**Massachusetts Mutual  
Life Insurance Company**

Long Term Care Insurance



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<i>Project Name/Number:</i>	<i>/</i>		

## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

**Review Status:**

**Satisfied -Name:** Cover Letter 08/25/2008  
**Comments:**  
**Attachment:**  
AR cover letter 8-21-08.pdf



August 21, 2008

Harris Shearer  
Rate and Form Analyst  
Arkansas Department of Insurance  
1200 West Third Street,  
Little Rock, Arkansas 72201-1904

**RE: MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY – NAIC # 65935**  
**Submission of Advertising Materials To Be Used with**  
**Long Term Care Policy Form MM500-P-AR et al.**

**Informational Filing**

**LTC4550**

**Long Term Care Employer Group Flyer**

Dear Mr. Shearer,

The enclosed advertising piece is an “invitation to inquire” about Massachusetts Mutual Life Insurance Company’s Long-Term Care Insurance product, referenced above.

Please note that your Department **previously approved** this advertising material for use with our **MM-400-P-AR** policy form on **1/31/05**. At this time, we are making an **informational filing** because we would now like to use the exact same form with our **MM500-P-AR** policy form.

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Michael Lewis'.

Michael Lewis  
Senior Compliance Analyst  
(800) 366-5463, ext. 2380  
Michael.Lewis@LifeCare.Assurance.com

Attachment

**Massachusetts Mutual Life Insurance Company**  
Long Term Care Administrative Office  
21600 Oxnard Street, Suite 1500 • Mailing Address: Post Office Box 4243  
Woodland Hills, CA 91365-4243  
(888) 505-8952 • Fax (818) 887-4595